

## **CHAPTER 17**

### **ELDERCARE ISSUES**

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#### **GENERAL INFORMATION**

Deciding how to best meet the needs of elderly loved ones can be one of the most difficult aspects of Foreign Service life. The Family Liaison Office offers a helpful 28-page publication, "Caring for Elderly Parents" (<http://www.state.gov/m/dghr/flo/rsrscs/pubs/2048.htm>), which should be required reading for anyone concerned with eldercare issues. Even if you are not currently facing eldercare issues, it is wise to begin to learn about the topic before a crisis strikes.

It is no longer absolutely necessary for family members to shoulder the majority of the burden of eldercare. An increasing number of local services provide meals, transportation, and so on, allowing older adults to stay in their homes, even without family to care for them. Retirement communities of different kinds provide everything from independent living to skilled nursing care.

Nevertheless, the elderly relative may not always be able to make decisions about these services him or herself. Family members may need to coordinate care, help make transitions (including sorting and disposing of possessions), provide extra services and transportation, supervise home care services, provide companionship, and/or monitor medications.

Begin the discussion about eldercare before it becomes a crisis, during relaxed times together. Find out the aging person's preferences and discuss options hypothetically. Knowing this information will help if the time comes when an elderly relative becomes unable to perform everyday tasks by him or herself, such as getting dressed, eating, or bathing.

## **DOCUMENT LOCATOR LIST**

To help start the advance planning process, the Document Locator List (included in *Caring for Elderly Parents*) is a helpful device for older relatives putting their papers in order. They should provide a copy to whomever would be responsible for making arrangements in case of emergency. This list can provide a catalyst for constructive dialogue. See <http://www.state.gov/m/dghr/flo/rsrscs/pubs/2048.htm>.

## **FEDERAL LONG-TERM CARE INSURANCE PROGRAM**

Long-term care insurance is a relatively new product that can help increase your care options and protect your estate should you ever need extended health care services. Many people think that Medicare will cover a long stay in a nursing home. It will not, but long-term care insurance can help pay for this kind of custodial care, as well as home health care aides and other services that are not strictly medical. The U.S. Government now offers the Federal Long-Term Care Insurance Program (FLTCIP) to help defray costs that Foreign Service (as well as Civil Service) employees may incur when caring for an elderly relative. The program encompasses several attractive features. For example, a family member may get reimbursement for care for an insured aging parent whose incapacity triggers the insurance benefit. In addition, an employee with the insurance can use the Care Coordination service to research support services/providers for a parent even if the parent is not insured him or herself. Moreover, FLTCIP can cover costs of services provided in a variety of settings, including the person's home, an assisted living facility, or a nursing home. It also pays for services/facilities overseas.

Individuals eligible to apply for the Federal Long-Term Care Insurance Program include employees, annuitants, spouses of employees and annuitants, adult children (at least 18 years old), parents, parent-in-laws, and stepparents of employees.

*Note that under FLTCIP the cost of the premium is paid entirely by the employee and there is no government subsidy as is the case with the Federal Health Benefits program. FLTCIP offers an opportunity to all federal employees to buy an insurance product at group costs.*

For more information on FLTCIP visit <http://www.ltcfeds.com>.

## **DEPARTMENT OF STATE ELDERCARE PROGRAM**

The Department of State Eldercare Program encompasses support services and programs for employees caring for elderly relatives. For employees abroad, it seeks ways consistent with budget constraints to make available certain allowances and other benefits that assist in defraying additional eldercare costs due to service overseas. In Washington, the Department of State provides Foreign Service (and Civil Service) employees a professionally led support group, informational seminars and fairs, and referral to community support services in the metropolitan area.

### **Department of State Resource and Referral Service (IQ: InfoQuest, formerly LifeCare)**

IQ: InfoQuest (the service was first known in the Department as “LifeCare”) can help permanent State Department employees (as well as employees of some other agencies assigning employees to a mission abroad) find U.S. programs, providers, and information they need to manage dependent care. IQ: InfoQuest is a 24-hour counseling, education, and referral service offering services in the United States. It can save employees and family members a lot of time on the telephone looking for a lawyer who specializes in advance health care directives or other elderlaw matters. Its services can help you find an assisted living facility in any U.S. location that meets your family’s personal preferences and price range and has a vacancy at the time. Through IQ: InfoQuest you can also find moving services, including those that assist when an older person is leaving a large family home for a smaller apartment. And if you are concerned about your elderly relative’s health, IQ: InfoQuest can assist in identifying geriatric case managers to help you monitor your elderly relative’s health care and personal well-being.

Employees and family members caring for aging loved ones will want to ask IQ: InfoQuest for the free Adult Care Kit, a collection of guides, including *Adult Care Options*, checklists and resource lists, and even an assortment of practical items like a pill sorter, night light, and jar opener that will be sent directly to any address upon request. For information on how to contact IQ: InfoQuest and access the Web site database, see Resources below.

### **Five Wishes**

Five Wishes is an easy-to-use legal document that helps you and your family plan for serious illness. As part of its Eldercare Program, the Department of State provides one free copy of Five Wishes to every permanent employee in any location upon request. For information, contact the Office of Employee Relations Work/Life programs (see Resources).

## **ELDERCARE EMERGENCY VISITATION TRAVEL**

Implemented in January 2001, Eldercare Emergency Visitation Travel (EVT) allows employees and eligible spouses to visit parents in declining health. Unlike other

categories of EVT that permit travel at government expense when a parent is dying or to attend a funeral (see Chapter 5, “Medical Information and Issues”), Eldercare EVT is considered a “life benefit”: it is used to help a parent whose health has significantly changed and who needs assistance in making new care or living arrangements.

Eldercare EVT allows an employee two trips over a career to visit his or her parents and an eligible spouse two trips to visit his or her parents. Under 3 FAM 3740 “parent” is defined as a mother or a father, but also includes biological, step, and adoptive parents, or individuals who have stood in the place of a parent. An employee or eligible spouse may also travel to assist two different parental individuals of the same sex, i.e., a mother and a stepmother. A couple may not pool their four total eldercare visits to assist the parent(s) of only one member of the married couple.

## **FAMILY MEMBERS AT POST**

The 1993 Family and Medical Leave Act (FMLA) has some provisions for employees to take leave to care for family members. (For expert guidance on using FMLA, contact the leave specialists in the Office of Employee Relations. See Resources below.) However, it may take time together to help the older person decide to try an older adult community, assisted living facility, or continuing care retirement community—something not possible during a few days of home leave. You may decide to bring your elderly relative with you, an option that is complicated by Foreign Service life.

### **Establishing Dependency**

An employee who wishes to establish an elderly relative as an Eligible Family Member, which means he or she is included on travel orders, must first officially declare the relative as a dependent. To establish the family member as a dependent you need to do the following:

- 1) Fill out form OF 126 (it should be available from your Human Resources Officer)
- 2) Write a statement regarding the (changing) circumstances. The intention must be that your elderly relative will reside with you full time, travel with you, and become a member of your household.
- 3) The Office of Career Development and Assignments (HR/CDA/AD) will need a written statement that demonstrates the elder is at least 51% financially dependent upon you. This must be quantified in dollar amounts. You must provide your relative’s annual income from all sources (e.g., pension, stocks/real estate, other relatives) and an itemized list of your expenses (monthly or annually) in support of your relative.
- 4) Send the form and the statements to the employee’s Personnel Technician at HR/CDA/AD, Room 2808, Harry S. Truman building.

There are advantages to establishing family members as dependents. Relatives that are considered dependents travel on diplomatic passports, enjoy diplomatic immunity, and

are placed on travel orders. However, they are not covered by the Foreign Service medical program and may only use the post medical facilities at the discretion of the ambassador and post medical officer.

Relatives who are not considered dependents may come to post as tourists, but they are not taken into consideration when housing is assigned, do not have diplomatic passports or immunity, and travel at their own expense. (See Chapter 13, Family Members and Members of Household.)

In either case, it is essential to investigate medical insurance before having an older relative travel to post whether the senior is an Eligible Family Member or not. Medicare does not cover expenses outside of the United States, except in limited instances in Mexico and Canada. If proper care for an unexpected medical condition is not available, a medical evacuation can be extremely expensive.

E-mail the Overseas Briefing Center for a list of insurance companies that provide a variety of coverage: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov).

## **RESOURCES**

### **Office of Career Development and Assignments (HR/CDA/AD)**

Assignments Division  
Room 2808 – HST  
Washington, DC  
Tel: (202) 647-6720  
Fax: (202) 647-0277

Among other things, the **Office of Employee Relations** in the Human Resources bureau (**HR/ER**) oversees a number of programs and provides policy guidance on eldercare-related matters. The Eldercare Coordinator in the Work/Life Program division (**HR/ER/WLP**) is responsible for developing and promoting Department eldercare support services and programs and administers the Eldercare Emergency Visitation Travel benefit. This office also manages the resource referral service (IQ:InfoQuest, formerly known as LifeCare) and distributes Five Wishes, the advance health care directive document. Finally, the Employee Programs (**HR/ER/EP**) division of this office offers expert guidance on leave, including the Family and Medical Leave Act.

### **Office of Employee Relations (HR/ER)**

Room H236 – SA1  
Department of State  
2401 E Street, NW  
Washington, DC  
Tel: (202) 261-8180  
Fax: (202) 261-8182

Employee Programs (HR/ER/EP):  
Leave Coordinator  
Travel Regulation Coordinator  
Work/Life Programs (HR/ER/WLP):  
Eldercare Coordinator

The **Employee Consultation Service (ECS)** at the Department of State should be the first stop for Foreign Service (and Civil Service) people with eldercare concerns. Clinical social workers offer brief counseling and help in coordinating evaluations and assessments anywhere in the United States. An ECS social worker acts as liaison in providing appropriate and necessary services for the elderly. All services are free and confidential. In Washington, make an appointment for a personal consultation; from overseas write or cable for advice. ECS also conducts support groups for employees and their families who are responsible for an aging relative.

**Employee Consultation Services (M/MED/ECS)**

Office of Medical Services Main Office  
Room H246 – SA1  
2401 E Street, NW  
Washington, DC  
Tel: (202) 663-1815  
Fax: (202) 663-1456  
E-mail: [MEDECS@state.gov](mailto:MEDECS@state.gov)

The **Family Liaison Office (FLO)** seeks to improve the quality of life for Foreign Service families serving abroad by identifying issues, advocating for solutions, providing client services, and managing the worldwide Community Liaison Office program. Among its areas of interest are Education and Youth, Family Member Employment, and Support Services for those experiencing a personal or post crisis. FLO offers individual counseling, training and presentations, publications, and the CLO program.

**Family Liaison Office (M/DGHR/FLO)**

Support Services Officer  
Room 1239, Main State  
Department of State  
Washington, DC  
Tel: (202) 647-1076 or (800) 440-0397  
Fax: (202) 647-1670  
Website: <http://www.state.gov/m/dghr/flo/>  
E-mail: [flo@state.gov](mailto:flo@state.gov)

**Five Wishes**

To obtain a copy of the Five Wishes document contact Patricia Huff at [huffpa@state.gov](mailto:huffpa@state.gov) or tel: 202-261-8180, Office of Employee Relations Work/Life programs (HR/ER/WLP).

**IQ: InfoQuest (formerly known in the Department as LifeCare)** is a 24-hour counseling, education, and referral service available for Department of State and other U.S. Government employees and their families. IQ: InfoQuest counselors can help determine what services are needed and available in any U.S. locality and make referrals in areas including case management, emergency and respite care, home health care, long-distance care giving, and legal and financial issues.

**IQ: InfoQuest (formerly LifeCare)**

Tel: 1-800-222-0364 or 1-800-262-7848 (TDD)

To access the Web site, the employee must log on to <http://www.worklife4you.com>.

New users enter company code: statedepartment; User ID is:

FirstnameMiddleinitialLastnameMMDD, or Month and Day from your birthdate, e.g., JaneCDoe0927. Other U.S. Government employees should check with their agencies about how to access LifeCare's services.

The **Office of Medical Services** promotes the health of all employees and family members by encouraging prevention of illness and facilitating access to health care. It offers information on the Department of State's medical program and foreign programs.

**Office of Medical Services (M/DGP/MED)**

Room L209 – SA1  
Department of State  
2401 E Street, NW  
Washington, DC  
Tel: (202) 663-1611

The **Overseas Briefing Center (OBC)** is a resource and referral facility that provides all U.S. Government employees and their families en route to, or considering, an overseas assignment the opportunity to browse through an abundance of materials on overseas posts and on the foreign affairs lifestyle.

**Overseas Briefing Center (M/FSI/TC/OBC)**

The Transition Center  
George P. Shultz National Foreign Affairs Training Center  
Room E2126  
4000 Arlington Blvd.  
Arlington, VA  
Tel: (703) 302-7277  
Fax: (703) 302-7452  
Website: <http://www.state.gov/m/fsi/tc>  
E-mail: [FSIOBCInfoCenter@state.gov](mailto:FSIOBCInfoCenter@state.gov)

**Useful Web sites**

AARP Webplace

This advertisement-free site provides information and encourages elder advocacy.  
[www.aarp.org](http://www.aarp.org)

#### Aging Parents: The Family Survival Guide

Consisting of a booklet and two videotapes, this guide is designed to help family members respond to eldercare crises and to plan ahead for long-term caregiving. Order from: 888-777-5585; [www.agingparents.com](http://www.agingparents.com)

#### ElderWeb: An Online Eldercare Sourcebook

Designed to assist older Americans, professionals and family members, this web site covers eldercare and related issues with an extensive array of links. [www.elderweb.com](http://www.elderweb.com)

#### Travel Tips for Older Americans

<http://travel.state.gov/olderamericans.html>

#### Aging with Dignity

A non-profit foundation that, among other things, conducts the 5 Wishes™ program, offering an easy-to-use legal document that helps employees and their families plan for a serious illness. The Department of State provides one free copy of 5 Wishes™ to every permanent employee upon request.

<http://www.agingwithdignity.org/>

#### Informed Decisions, Inc., Eldercare Services

Information about long-term care, home health care, assisted living and nursing homes, senior settlements, and long-term care insurance.

<http://www.elderlifeplanning.com/>